

## UNITED STATES BANKRUPTCY COURT

Southern District of Texas (Houston)

In re Erica Rachelle Richardson  
DebtorCase No. 14-30620  
Chapter 13**Notice of Mortgage Payment Change**

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: JPMorgan Chase Bank, National Association

Court claim no. (if known): 9

Last four digits of any number you use to identify the debtor's account: 9036

Date of payment change: Must be at least 21 days after date of this notice	05/01/2015
New total payment: Principal, Interest, and escrow, if any	\$1,384.75

**Part 1: Escrow Account Payment Adjustment**

Will there be a change in the debtor's escrow account payment?

- No  
 Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law.

Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$812.81

New escrow payment: \$633.97

**Part 2: Mortgage Payment Adjustment**

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

- No  
 Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law.  
If a notice is not attached, explain why:

Current interest rate: \_\_\_\_\_

New interest rate: \_\_\_\_\_

Current principal and interest payment: \_\_\_\_\_

New principal and interest payment: \_\_\_\_\_

### Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

No

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \_\_\_\_\_

New mortgage payment: \_\_\_\_\_

### Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box:

I am the creditor.  I am the creditor's authorized agent.  
(Attach a copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

 /s/ Lee Gates  
Vice President

Date 03/25/2015

Print: Lee Gates

Title Vice President

Company JPMorgan Chase Bank, N.A.  
Address Chase Records Center Attn: Correspondence Mail  
Mail Code LA4-5555 700 Kansas Lane  
Monroe, LA 71203

Specific Contact Information:  
Phone: 972-537-9533  
Email: Lee.Gates@jpmorgan.com

# UNITED STATES BANKRUPTCY COURT

Southern District of Texas (Houston)

Chapter 13 No. 14-30620

In re:

Judge: Jeff Bohm

Erica Rachelle Richardson

Debtor(s).

## CERTIFICATE OF SERVICE

I hereby certify that on March 31, 2015, I have served a copy of this Notice and all attachments to the following by U.S. Mail, postage pre paid, or via filing with the US Bankruptcy Court's CM ECF system.

Debtor: Erica Rachelle Richardson  
12206 Preakness Way  
Houston, TX 77071

Debtor's Attorney: Kenneth A Keeling  
Keeling Law Firm  
3310 Katy Freeway  
Suite 200  
Houston, TX 77007

Trustee: David G Peake  
Chapter 13 Trustee  
9660 Hillcroft  
Suite 430  
Houston, TX 77096-3856

/s/ Lee Gates

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Vice President



Customer Service Center  
Monday - Friday  
Saturday  
Hearing Impaired (TDD)

1-800-848-9136  
8 a.m. - 12 a.m.(ET)  
8 a.m. - 8 p.m. (ET)  
1-800-582-0542



04930 ECA Z 03515 C - ZE  
ERICA RICHARDSON  
12206 PREAKNESS WAY  
HOUSTON TX 77071-2727

#### Escrow: Taxes and Insurance Statement

Loan Number	
Statement Date	02/04/2015
Review Period	03/2014 to 04/2015
Escrow Surplus	\$1,312.52

#### Important Message

If you are in bankruptcy or have been given a discharge for your bankruptcy, this letter is for information only. This letter is not an attempt to collect a debt. It is not an attempt to collect, assess or recover all or part of the debt from you. If a bankruptcy trustee is making your payments for you, please give a copy of this statement to the trustee.

Your escrow shortage amount does not include any actual shortage that might have been included before you filed for bankruptcy.

Chase automatic mortgage payment customers: If your mortgage payment amount changes after an escrow analysis, we'll adjust your payment for you. Other online bill payment service or military allotment customers: If your mortgage payment changes after an escrow analysis, you will need to contact your financial services provider to adjust your payment.

#### Summary

Your escrow surplus of \$1,312.52 will stay in your account.

Your escrow account statement shows \$1,312.52 more than was needed to pay your taxes and/or insurance. Because you have one or more past-due payments, the surplus will remain in your escrow account. If you bring your account current within 30 days of this statement, we will review your escrow account again. Any surplus at that time will be returned to you. If you bring your account current after the 30 days, please contact the Customer Service Center to request a new escrow review. Your monthly payment will be \$1,384.75 starting 05/01/15.

Keep this statement for your records.

#### Monthly Home Loan Payment

	Current Payment	New Payment Effective 05/01/2015
Principal & Interest	\$750.78	\$750.78
Escrow Account Deposit	\$812.81	\$633.97
<b>Total Payment Amount</b>	<b>\$1,563.59</b>	<b>\$1,384.75</b>



### Balancing Your Escrow Account

There needs to be enough money in your escrow account to pay your property taxes and/or insurance. To do that, federal law allows us to require that you keep a minimum balance in your account. This cash reserve helps to cover any increase in taxes and/or insurance. However, the minimum balance requirement has been waived for your account.

The payments made to and from your escrow account last year help predict your account activity for next year. This year's activity also helps predict what your lowest account balance is likely to be.<sup>1</sup>

To balance your escrow account, we compare what your lowest account balance will likely be next year with your minimum required balance. The difference between those two numbers tells us if you need to pay a shortage or if there is a surplus in your account.

\$0.00	Your minimum required balance
\$-7,432.79	Your estimated lowest account balance for [REDACTED]
<b>\$1,312.52</b>	<b>Your escrow account surplus</b>

<sup>1</sup>See the "Estimated Escrow Account Activity" chart in this statement.



### Escrow Account History

The chart below compares this year's activity on your escrow account with our estimates. The estimated amounts came from your last escrow account review.

- Your most recent mortgage payment due was \$1,563.59. Your mortgage payment includes principal and interest \$750.78 and escrow money \$812.81.
- At the time of your last escrow account review, your expected lowest balance was \$0.00. The chart below shows that your actual lowest escrow balance was \$-12,499.13.

Note: changes in property taxes or insurance premiums create the difference between the estimated and actual amounts in the chart. An "E" in the chart below means expected activity that hasn't occurred yet.

\*Indicates a difference between the estimated and actual amounts.

### This Year: March 2014 to April 2015

Date	Activity	Estimated Amount	Actual Amount	Estimated Escrow Balance	Actual Escrow Balance
	Starting Balance			\$643.75	\$-9,057.86
03/2014	Deposit Withdrawal - PMI	\$812.81 \$169.10	\$0.00 * \$169.10	\$1,287.46	\$-9,226.96
04/2014	Deposit Withdrawal - PMI	\$812.81 \$169.10	\$0.00 * \$169.10	\$1,931.17	\$-9,396.06
04/2014	Withdrawal - HOMEOWNER IN		\$2,764.87 *	\$1,931.17	\$-12,160.93
05/2014	Deposit Withdrawal - PMI	\$812.81 \$169.10	\$0.00 * \$169.10	\$2,574.88	\$-12,330.03
06/2014	Deposit Withdrawal - PMI	\$812.81 \$169.10	\$0.00 * \$169.10	\$3,218.59	\$-12,499.13
07/2014	Deposit Withdrawal - PMI	\$812.81 \$169.10	\$299.34 * \$169.10	\$3,862.30	\$-12,368.89
08/2014	Deposit Withdrawal - PMI	\$812.81 \$169.10	\$1,300.67 * \$169.10	\$4,506.01	\$-11,237.32
09/2014	Deposit Withdrawal - PMI	\$812.81 \$169.10	\$812.81 \$169.10	\$5,149.72	\$-10,593.61
10/2014	Deposit Withdrawal - PMI	\$812.81 \$169.10	\$812.81 \$169.10	\$5,793.43	\$-9,949.90
11/2014	Deposit Withdrawal - PMI	\$812.81 \$169.10	\$0.00 * \$169.10	\$6,437.14	\$-10,119.00
12/2014	Deposit Withdrawal - PMI	\$812.81 \$169.10	\$1,625.62 * \$169.10	\$7,080.85	\$-8,662.48
12/2014	Withdrawal - COUNTY TAX	\$2,714.56	\$2,813.50 *	\$4,366.29	\$-11,475.98
01/2015	Deposit Withdrawal - PMI	\$812.81 \$169.10	\$812.81 \$169.10	\$5,010.00	\$-10,832.27
01/2015	Withdrawal - HOMEOWNER IN	\$5,010.00	\$0.00 *	\$0.00	\$-10,832.27

(Continued)



Loan Number	
Statement Date	02/04/2015
Review Period	03/2014 to 04/2015
<b>Escrow Surplus</b>	<b>\$1,312.52</b>



04930 ECA Z 03515 C - ZE  
ERICA RICHARDSON  
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#### This Year: March 2014 to April 2015 (continued)

Date	Activity	Estimated Amount	Actual Amount	Estimated Escrow Balance	Actual Escrow Balance
02/2015	Deposit Withdrawal - PMI	\$812.81 \$169.10	\$4,876.86 E \$0.00 E	\$643.71	\$-5,955.41
03/2015	Deposit Withdrawal - PMI		\$812.81 E \$169.10 E	\$643.71	\$-5,311.70
04/2015	Deposit Withdrawal - PMI		\$812.81 E \$169.10 E	\$643.71	\$-4,667.99
04/2015	Withdrawal - HOMEOWNER IN		\$2,764.87 E	\$643.71	\$-7,432.86
Total Deposits		\$9,753.72	\$12,166.54		
Total Withdrawals		\$9,753.76	\$10,541.54		
Account Balance as of 04/2015					\$-7,432.86

#### Expected Escrow Account Activity

The chart below estimates your escrow account balance for the next 12 months with your new monthly escrow account deposit of \$633.97 and any anticipated withdrawals. The chart shows that you will reach your estimated lowest account balance of \$-7,432.79 in April 2016 (highlighted below). That is \$1,312.52 more than your minimum required balance of \$0.00.

#### Next Year: May 2015 to April 2016

Date	Activity	Estimated Amount	Actual Amount	Estimated Escrow Balance	Actual Escrow Balance
Starting Balance					\$-7,432.86
05/2015	Deposit Withdrawal - PMI	\$633.97 \$169.10		\$-6,967.99	
06/2015	Deposit Withdrawal - PMI	\$633.97 \$169.10		\$-6,503.12	
07/2015	Deposit Withdrawal - PMI	\$633.97 \$169.10		\$-6,038.25	
08/2015	Deposit Withdrawal - PMI	\$633.97 \$169.10		\$-5,573.38	
09/2015	Deposit Withdrawal - PMI	\$633.97 \$169.10		\$-5,108.51	
10/2015	Deposit Withdrawal - PMI	\$633.97 \$169.10		\$-4,643.64	
11/2015	Deposit Withdrawal - PMI	\$633.97 \$169.10		\$-4,178.77	
12/2015	Deposit Withdrawal - PMI	\$633.97 \$169.10		\$-3,713.90	
12/2015	Withdrawal - COUNTY TAX	\$2,813.50		\$-6,527.40	
01/2016	Deposit Withdrawal - PMI	\$633.97 \$169.10		\$-6,062.53	
02/2016	Deposit Withdrawal - PMI	\$633.97 \$169.10		\$-5,597.66	
03/2016	Deposit Withdrawal - PMI	\$633.97 \$169.10		\$-5,132.79	
04/2016	Deposit Withdrawal - PMI	\$633.97 \$169.10		\$-4,667.92	
04/2016	Withdrawal - HOMEOWNER IN	\$2,764.87		\$-7,432.79	
Total Estimated Deposits		\$7,607.64			
Total Estimated Withdrawals		\$7,607.57			
Estimated Account Balance as of April 2016					\$-7,432.79



## Expected Escrow Account Payments

This section reflects the escrow activity that is expected to occur in the next 12 months. The "Total Tax and Insurance Monthly Payment Amount" at the bottom of this chart is your new monthly escrow deposit, as listed on page 1 of this statement.

Tax		Insurance			
Item	Annual Expense	Anticipated Date(s) of Payment	Item	Annual Expense	Anticipated Date(s) of Payment
COUNTY TAX	\$2,813.50	December 15	PMI	\$169.10	May 15
			PMI	\$169.10	June 15
			PMI	\$169.10	July 15
			PMI	\$169.10	August 15
			PMI	\$169.10	September 15
			PMI	\$169.10	October 15
			PMI	\$169.10	November 15
			PMI	\$169.10	December 15
			PMI	\$169.10	January 16
			PMI	\$169.10	February 16
			PMI	\$169.10	March 16
			PMI	\$169.10	April 16
			HOMEOWNER IN	\$2,764.87	April 16

**Total Tax and Insurance Monthly Payment Amount = \$633.97**

